

GERALD CLINE, SR. & DEBRA COSTANZO-CLINE  
4815 MAYS LANDING ROAD  
VINELAND, NJ 08361

**OFFICE OF THE CHAPTER 13 STANDING TRUSTEE**

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977  
(856) 663-5002

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)**

In Re:

GERALD W. CLINE, SR.  
DEBRA L. COSTANZO-CLINE

Debtor(s).

Proceedings in Chapter 13

Case No.: 23-10015-JNP

**TRUSTEE'S STATEMENT PURSUANT  
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and  
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: September 20, 2023

ICB: KES  
via first class mail:

GERALD W. CLINE, SR.  
DEBRA L. COSTANZO-CLINE

Respectfully submitted,

/s/ ISABEL C. BALBOA  
ISABEL C. BALBOA  
Chapter 13 Standing Trustee

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)

IN RE:

GERALD W. CLINE SR  
DEBRA L. COSTANZO CLINE

Debtor(s).

Proceedings in Chapter 13

Case Number: 23-10015 (ABA JNP)

CERTIFICATION OF DEBTOR  
DERIVING INCOME FROM  
AN INTEREST IN AN  
ACTIVE BUSINESS

I, GERALD W. CLINE SR being duly sworn, upon my oath state:

1. I have an ownership interest in the business known as HANDS ON LEATHER WORKS
2. I operate this business at 4815 MAYS LANDING ROAD, VINELAND NJ 08361
3. I (own / lease) this property.
4. I operate this business as a (sole proprietorship) LLC, LLP, Partnership, Corp. or Franchise). SOLE PROPRIETORSHIP
5. I started this business on mm/dd/yyyy. 5-18-2015
6. I have an ownership interest of 100 %.
7. I (do not / do) have insurance coverage for this business in place at this time.
8. As of the date of this certification, I have the following insurance coverage(s) in place:  

<input type="checkbox"/> Business owner's policy (BOP);	<input type="checkbox"/> Commercial auto insurance;
<input type="checkbox"/> General liability insurance;	<input type="checkbox"/> Professional liability insurance (E&O);
<input type="checkbox"/> Property insurance;	<input type="checkbox"/> Worker's compensation insurance;
<input type="checkbox"/> Malpractice insurance;	<input type="checkbox"/> Other: _____;
<input checked="" type="checkbox"/> No insurance required.	

9. I (do not / do) / am not required to have an active license or permit to operate my business.

10. I have bank accounts in the following financial institutions which are utilized for my business operations  
(include Paypal & online accounts): N/A - BUSINESS NOT ACTIVE

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)

11. I (do not / have) filed business tax returns with the Internal Revenue Service for all the prior tax years, for which I/the business was required to file a return.

12. I (have or have not) filed applicable state tax returns with the State of New Jersey or any other state or commonwealth for all prior tax years, for which I/the business was required to file a return.
13. I (do or do not) incur trade credit or make payment arrangements defined under the Bankruptcy Code which require the exchange of credit by debtor to creditor or the extension of creditors' supplies to debtor.
14. I (have or have not) pledged any business receivables, rents, profits, or other cash collateral for any loans.
15. I (do or do not) have a line of credit with any financial institution for my business(es).
16. I (have or have not) provided financial statements to a third party for my business within the two (2) years proceeding the filing of this bankruptcy.
17. As of the date of this certification, the value of my business assets, including tools, equipment, inventory, and accounts total \$ — 0 —.
18. As of the date of this certification, I have business obligations which total \$ — 0 —.
19. In support of this certification and as required by the Standing Trustee, I provide the following attached documents (attached):

- ☐ LLC Charter, Partnership Agreement, Certificate of Incorporation, or Franchise Agreement;
- ☐ Last two (2) filed Federal Tax Returns, with all supporting schedules and statements;
- ☐ Current insurance declaration page;
- ☐ Current license and/or permit, plus municipal and county licenses and certifications;
- ☐ Bank statements for one (1) full year ending the month prior to filing; and
- ☒ Profit and loss statements for one (1) full year ending the month prior to filing.

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that I (or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: 11/16/2023

/s/ [Signature]

Debtor

Date: 11/16/2023

/s/ [Signature]

Co-Debtor

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)

IN RE:

GERALD W CLINE SR

DEBRA L COSTANZO CLINE

Debtor(s).

Proceedings in Chapter 13

Case Number: 23-10015 (ABA / JNP)

CERTIFICATION OF DEBTOR  
DERIVING INCOME FROM  
NON-EMPLOYEE COMPENSATION  
(IRS FORM 1099-MISC INCOME)

I, DEBRA L COSTANZO CLINE being duly sworn, upon my oath state:

1. I derive income from non-employee compensation (IRS Form 1099-Misc) for the following company(ies):

a. LBRI PURE N NATURAL

b. \_\_\_\_\_

2. The nature of my work as a Form 1099-Misc employee is CONSULTANT.

3. I began as a Form 1099-Misc employee on 02/21/2021

4. I presently RECEIVE (receive or do not receive) income as a 1099 employee.

5. I stopped as a Form 1099-Misc employee on N/A

6. I (do not) have separate liability insurance coverage for the work I perform as a Form 1099-Misc employee.

7. As of the date of this certification I have the following insurance coverage(s):

- ☐ Auto insurance; ☐ Professional liability insurance (E&O);  
☐ Property insurance; ☐ Malpractice insurance;  
☐ Other: \_\_\_\_\_; ☒ No insurance required.

8. I DO NOT have an active license or permit for the work I perform as a Form 1099-Misc employee.

9. I have bank accounts in the following financial institutions which are utilized for the work I perform as a Form 1099-Misc employee. (include Paypal & online accounts):

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)
TD BANK	PERSONAL CHECKING	0587

10. I (do or do not) have business expenses associated with the work I perform as a Form 1099-Misc employee (i.e. gas, travel, tolls, etc.).
11. These expenses are (reimbursed or unreimbursed) by my employer.
12. I (have or have not) filed individual tax returns with the Internal Revenue Service for all the prior tax years, for which I/the business was required to file a return.
13. I (have or have not) filed applicable state tax returns with the State of New Jersey or any other state or commonwealth for all prior tax years, for which I/the business was required to file a return.
14. As of the date of this certification, the value of my business assets, including tools, equipment, inventory, and accounts total \$ 0.
15. As of the date of this certification, I have business obligations which total \$ 0.
16. In support of this certification and as required by the Standing Trustee, I provide the following attached documents (attached):

- ☐ Last two (2) filed Federal Tax Returns, with all supporting schedules and statements;
- ☐ Last Form 1099-Misc received; - N/A
- ☐ Bank statements for six (6) months ending the month prior to filing;
- ☐ Current insurance declaration page;
- ☐ Current license and/or permit, plus municipal and county licenses and certifications; and
- ☒ Profit and loss statements for Form 1099-Misc expenses for six (6) months ending the month prior to filing.

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that (I or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: 1/16/2023

Robert L. Cotanzo Chre  
Debtor

Date: 1/16/2023

Joseph W. [Signature]  
Co-Debtor